

**IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF  
PENNSYLVANIA**

EDWARD B. TRANSUE	:	
Plaintiff	:	
v.	:	
CREDIT CONTROL, LLC	:	
and	:	
JH PORTFOLIO DEBT EQUITIES, LLC	:	
Defendants	:	

**COMPLAINT**

Plaintiff, Edward B. Transue, by and through his attorneys, The Law Of Business, P.C., states the following Complaint against Defendants, Credit Control, LLC and JH Portfolio Debt Equities, LLC, and demands a jury trial thereon:

**JURISDICTION**

1. This Court has jurisdiction over this matter pursuant to 28 U.S.C. §1331 and 15 U.S.C. §1692k(d).
2. This action arises out of Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. §1692 *et seq.* ("FDCPA").
3. Venue is proper in this District because the acts and transactions occurred here, Plaintiff resides here, and Defendants engage in the debt collection business here.

**THE PARTIES**

4. Plaintiff, Edward B. Transue ("Transue"), is a adult individual residing at 3109 Salisbury Dr, Allentown, PA, 18103.
5. Defendant, Credit Control, LLC ("Credit Control") is a Limited Liability Company organized under Missouri law, with a registered address of 5757 Phantom Drive, Suite 330, Hazelwood, MO, 63042.

6. Defendant, Credit Control, LLC, is described as part of the portfolio of companies that comprise the "JH Capital Group". See JH Capital Group (last visited May 4, 2017), at <https://jhcaptialgroup.com>.

7. Defendant, JH Portfolio Debt Equities, LLC ("JH Portfolio"), is a Limited Liability Company organized under California law with a registered principal address of 5757 Phantom Drive, Suite 330, Hazelwood, MO, 63042, and a registered California office of 5230 Las Vurgebes Road, #265, Calabasas, CA, 91302.

### **FACTS COMMON TO ALL COUNTS**

8. Credit Control and JH Portfolio have asserted through communications made through interstate commerce, including that correspondence sent by U.S. Mail described below, that Transue owes a debt to JH Portfolio arising out of a "Sears Gold Mastercard" credit account with Citibank N.A., with an account number ending in "3071". JH Portfolio and Credit Control have asserted that JH Portfolio is the "current creditor" of this account.

9. On or about February 12, 2016, Edward B. Transue received a letter from FBCS, Inc, on behalf of JH Portfolio Debt Equities, LLC, d/b/a JH Capital Group, stating that Edward B. Transue owed \$1078.69 to JH Portfolio Debt Equities, the alleged current creditor, for a debt originally owed to Citibank, N.A., arising out of an account with Citibank N.A. ending in "3071". This letter stated "Unless you notify this office withing 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice this office will obtain verification of the debt or obtain . . . and mail you a copy." A true and correct copy of the February 12, 2016 correspondence is attached hereto, made a part hereof, and marked as Exhibit "A".

10. On March 3, 2016, J. Gordon Bergstresser, Esquire, counsel for Transue, sent a letter to FBCS Inc. stating "My client received a letter dated February 12, 2016 regarding an alleged debt relating to the [Citibank N.A. Account ending in 3071]. Consider this notice that Mr. Transue disputes that this debt is valid and demands verification thereof. I am requesting that you send verification of this debt to my office. Please cease and desist sending any communications or attempts to collect this debt to Edward Transue, and direct all further communications to this office" A true and correct copy of the March 3, 2016 letter is attached hereto, made a part hereof, and marked as Exhibit "B".

11. On March 8, 2016, FBCS, Inc. sent a letter to J. Gordon Bergstresser, Esquire, which stated "We are in receipt of your letter on the above referenced account [arising out of a Citibank N.A. account ending in 3071 allegedly owed to JH Portfolio]. Please note the above account has been closed and returned to our client." A true and correct copy of this letter is attached hereto, made a part hereof, and marked as Exhibit "C".

12. In May of 2016, Credit Control sent an undated letter directly to Transue which stated "This letter is to notify you that the above account has been purchased by JH Portfolio Debt Equities LLC and assigned to this office for collection . . . If you would like to resolve this account for less than the balance due or to discuss other options you can: Call us . . . Go to our website . . . [or] Review the offers on the next page and start sending your payments." No verification of the alleged debt was sent with this letter. A true and correct copy of this letter is attached hereto, made a part hereof, and marked as Exhibit "D".

13. On January 25, 2017, Credit Control sent a letter directly to Transue which stated

"\$Save big money by putting your tax refund to work!\$ Take advantage of one of these options to honor and settle your contract. Pay using the options below. . . . **PLEASE RESPOND**". No verification of the alleged debt was sent with this letter. A true and correct copy of this letter is attached hereto, made a part hereof, and marked as Exhibit "E".

14. Plaintiff incorporates paragraphs 1 through 13 as if set forth at length herein.

15. Transue is a natural person who resides in the County of Lehigh, Commonwealth of Pennsylvania, and is therefore a "consumer" pursuant to the definition of 15 U.S.C. § 1692a(3)

16. JH Portfolio is a "debt collector" as that term is defined by 15 U.S.C. § 1692a(6).

17. Credit Control is a "debt collector" as that term is defined by 15 U.S.C. § 1692a(6).

18. JH Portfolio has sought to collect a debt that Transue allegedly owes arising out of a "Sears Gold Mastercard" credit account with Citibank, N.A. This alleged debt constitutes a financial obligation that was primarily for personal, family or household purposes, and therefore a "debt" within the definition of 15 U.S.C. § 1692a(5).

19. Defendant JH Portfolio claims that it is the assignee of the alleged debt. At the time the debt was allegedly assigned, JH Portfolio claims the credit card was in default.

20. JH Portfolio enlisted FBCS, Inc. to collect the alleged debt of Transue on behalf of JH Portfolio.

21. JH Portfolio enlisted Credit Control, LLC to collect the alleged debt of Transue on behalf of JH Portfolio.

22. JH Portfolio may be held vicariously liable under the FDCPA for the acts of Credit Control and FBCS, Inc., and bears the burden of monitoring the activities of those it enlists to collect debts on its behalf.

**COUNT I – VIOLATION OF THE FDCPA**

**15 U.S.C. § 1692c(a)(2)**

**Edward B. Transue v. Credit Control, LLC and JH Portfolio Debt Equities, LLC**

23. Plaintiff incorporates paragraphs 1 through 22 as if set forth at length herein.

24. Exhibit "B", the March 8, 2016 letter of J. Gordon Bergstresser, Esquire, on behalf of Transue, informed JH Portfolio that Transue was represented by an attorney for the purposes of 15 U.S.C. §1692c(a)(2) and informed JH Portfolio of the attorney's name and address.

25. The undated May 2016 communication was a communication sent directly to Transue, despite Defendants' knowledge of the fact that Transue was represented by an attorney with respect to the alleged debt, in violation of 15 U.S.C. §1692c(a)(2).

WHEREFORE, Plaintiff, Edward B. Transue, demands judgment in his favor and against Defendants, Credit Control and JH Portfolio Services, LLC, for actual damages sustained, statutory damages in the amount of \$1,000.00 for each violation of the FDCPA, reasonable attorneys fees, costs, and such other relief as is just.

**COUNT II – VIOLATION OF THE FAIR DEBT COLLECTION PRACTICE ACT**

**15 U.S.C. § 1692g(b)**

**Edward B. Transue v. Credit Control, LLC and JH Portfolio Debt Equities, LLC**

26. Plaintiff incorporates paragraphs 1 through 25 as if set forth at length herein.

27. The March 8, 2016 letter of J. Gordon Bergstresser, Esquire, on behalf of Transue, was a written notice that Transue disputed the debt and demanded verification of the debt, requiring, pursuant to 15 U.S.C. §1692g(b), JH Portfolio Services to cease collection of the debt until JH Portfolio obtained verification of the debt and mailed a copy of the verification to Transue.

28. Neither Transue nor his attorney have ever been provided with a verification of the debt that Defendants have asserted that Transue owes to JH Portfolio.

29. JH Portfolio and Credit Control violated 15 U.S.C. §1692g(b) by sending the undated May 2016 communication (Exhibit "D") despite §1692g(b)'s requirement that communications cease until a verification is provided.

WHEREFORE, Plaintiff, Edward B. Transue, demands judgment in his favor and against Defendants, Credit Control and JH Portfolio Services, LLC, for actual damages sustained, statutory damages in the amount of \$1,000.00 for each violation of the FDCPA, reasonable attorneys fees, costs, and such other relief as is just.

**COUNT III – VIOLATION OF THE FAIR DEBT COLLECTION PRACTICE ACT**  
**15 U.S.C. § 1692c(c)**  
**Edward B. Transue v. Credit Control, LLC and JH Portfolio Debt Equities, LLC**

30. Plaintiff incorporates paragraphs 1 through 29 as if set forth at length herein.

31. The March 8, 2016 letter of J. Gordon Bergstresser, Esquire, on behalf of Transue stated "Please cease and desist sending any communications or attempts to collect this debt to Edward Transue", constituting a notice to cease further communication with the consumer within the definition of 15 U.S.C. 1692c(c).

32. JH Portfolio and Credit Control violated 15 U.S.C. §1692c(c) by sending the undated May 2016 communication (Exhibit "D") despite §1692c(c)'s requirement that the debt collector is required to cease communication with the consumer if the debt collector is notified in writing that the consumer wishes the debt collector to cease further communication.

WHEREFORE, Plaintiff, Edward B. Transue, demands judgment in his favor and against Defendants, Credit Control and JH Portfolio Services, LLC, for actual damages sustained,

statutory damages in the amount of \$1,000.00 for each violation of the FDCPA, reasonable attorneys fees, costs, and such other relief as is just.

**COUNT IV- VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT**

**15 U.S.C. § 1692c(a)(2)**

**Edward B. Transue v. Credit Control, LLC and JH Portfolio Debt Equities, LLC**

33. Plaintiff incorporates paragraphs 1 through 32 as if set forth at length herein.

34. Exhibit "B", the March 8, 2016 letter of J. Gordon Bergstresser, Esquire, sent on behalf of Transue, informed JH Portfolio that Transue was represented by an attorney for the purposes of 15 U.S.C. §1692c(a)(2) and informed JH Portfolio of the attorney's name and address.

35. The January 25, 2017 communication(Exhibit "E") was a communication sent directly to Transue, despite Defendants' knowledge of the fact that Transue was represented by an attorney with respect to the alleged debt, in violation of 15 U.S.C. §1692c(a)(2).

WHEREFORE, Plaintiff, Edward B. Transue, demands judgment in his favor and against Defendants, Credit Control and JH Portfolio Services, LLC, for actual damages sustained, statutory damages in the amount of \$1,000.00 for each violation of the FDCPA, reasonable attorneys fees, costs, and such other relief as is just.

**COUNT V – VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT**

**15 U.S.C. § 1692g(b)**

**Edward B. Transue v. Credit Control, LLC and JH Portfolio Debt Equities, LLC**

36. Plaintiff incorporates paragraphs 1 through 35 as if set forth at length herein.

37. The March 8, 2016 letter of J. Gordon Bergstresser, Esquire, on behalf of Transue, was a written notice that Transue disputed the debt and demanded verification of the debt, requiring, pursuant to 15 U.S.C. §1692g(b), JH Portfolio Services to cease collection of the debt

until JH Portfolio obtained verification of the debt and mailed a copy of the verification to Transue.

38. Neither Transue nor his attorney have ever been provided with a verification of the debt that Defendants have asserted that Transue owes to JH Portfolio.

39. JH Portfolio and Credit Control violated 15 U.S.C. §1692g(b) by sending the January 25, 2017 communication (Exhibit "E") despite §1692g(b)'s requirement that communications cease until a verification is provided.

WHEREFORE, Plaintiff, Edward B. Transue, demands judgment in his favor and against Defendants, Credit Control and JH Portfolio Services, LLC, for actual damages sustained, statutory damages in the amount of \$1,000.00 for each violation of the FDCPA, reasonable attorneys fees, costs, and such other relief as is just.

**COUNT VI – VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT**  
**15 U.S.C. § 1692c(c)**  
**Edward B. Transue v. Credit Control, LLC and JH Portfolio Debt Equities, LLC**

40. Plaintiff incorporates paragraphs 1 through 39 as if set forth at length herein.

41. The March 8, 2016 letter of J. Gordon Bergstresser, Esquire, on behalf of Transue stated "Please cease and desist sending any communications or attempts to collect this debt to Edward Transue", constituting a notice to cease further communication with the consumer within the definition of 15 U.S.C. 1692c(c).

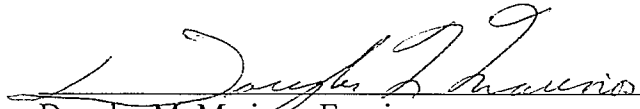
42. JH Portfolio and Credit Control violated 15 U.S.C. §1692c(c) by sending the January 25, 2017 communication (Exhibit "E") despite §1692c(c)'s requirement that the debt collector is required to cease communication with the consumer if the debt collector is notified in writing that the consumer wishes the debt collector to cease further communication.



WHEREFORE, Plaintiff, Edward B. Transue, demands judgment in his favor and against Defendants, Credit Control and JH Portfolio Services, LLC, for actual damages sustained, statutory damages in the amount of \$1,000.00 for each violation of the FDCPA, reasonable attorneys fees, costs, and such other relief as is just.

Respectfully Submitted:

THE LAW OF BUSINESS, P.C.

A handwritten signature in black ink, appearing to read "Douglas M. Marinos", is written over a horizontal line.

Douglas M. Marinos, Esquire

Attorney I.D. #53104

Attorney for Plaintiff

101 North Cedar Crest Boulevard

Allentown, Pennsylvania 18104

610-434-0504 / (fax) 610-434-0538

[dmmarinos@marinoslaw.com](mailto:dmmarinos@marinoslaw.com)

**EXHIBIT "A"**

FROM:  
P.O. Box 1116  
Charlotte, NC 28201-1116

FBCS INC  
330 S. WARMINSTER RD, SUITE 353  
HATBORO, PA 19040  
1-866-594-8638

PERSONAL & CONFIDENTIAL

February 12, 2016



Edward Transuc  
3109 SALISBURY DR  
ALLENTOWN, PA 18103-6333

Interested in saving \$755.08, read on ...

Our client, JH PORTFOLIO DEBT EQUITIES LLC DBA, JH CAPITAL GROUP, has authorized us to accept a 70% discount off your \$1,078.69 outstanding balance to settle the account in full. The complete details of your account are:

Current Creditor <  
Original Creditor <  
Original Account # <  
Account # <  
Outstanding Balance <  
File # <

JH PORTFOLIO DEBT EQUITIES LLC DBA, JH CAPITAL GROUP  
Citibank N.A.  
[REDACTED] 3071  
[REDACTED] 0271  
\$1,078.69 (may include interest and fees)  
[REDACTED] 2361

We can accept this reduced amount under your preferred option:

1. Pay the full amount of \$323.61 to us in one payment.
2. Pay \$64.72 as a down-payment and the remaining balance of \$258.89 30 days after your first payment is received.
3. You may have an opportunity to split your settlement into 6 payments of \$53.94 each. Call our office for details.
4. Contact one of our agents, who have been specially trained to listen to your circumstances and guide you through the process, there may be other payment options available based on your specific situation. Call us, toll free, at 1-866-594-8638. Agents trained to handle your specific account are available:

Monday 9:00 am through 7:00 pm	Wednesday 9:00 am through 7:00 pm	Friday 9:00 am through 7:00 pm
Tuesday 9:00 am through 7:00 pm	Thursday 9:00 am through 7:00 pm	Saturday 9:00 am through 12:30 pm

(All times listed are Eastern Standard Time)

Or visit our website at <http://www.fbc-inc.com> for 24 hour payment options. Make sure you enter your payment code (Disc.).

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you the name and address of the original creditor, if different from the current creditor.

Upon receipt of all required payments, your account will be considered settled and you will not be obligated to pay the remaining balance. The terms of this settlement are final, and we have no obligation to renegotiate them at a later date. You must make all required payments by their agreed upon due dates. Subject to applicable law, payments submitted as a result of this settlement are not eligible for refund at any time, except in rare instances, such as where the total of all payments made exceed the total amount due under the terms of this settlement. If, as a result of this settlement, the amount forgiven or cancelled on this debt equals or exceeds \$600, the IRS may require the creditor to report the amount forgiven or cancelled on a Form 1099-C. You may receive this form for the year in which the settlement is completed. If you would like advice about the potential tax consequences that may result from this settlement, my client recommends that you consult a tax professional of your choosing. My client does not make any representations about the tax consequences that this settlement may have for you or any reporting requirement that may be imposed.

• Detach Here •

Detach and return this portion with your payment. Enter the requested information in the spaces provided below:

• Detach Here •

Please check reduced amount option:

Option 1 ☐ Option 2 ☐ Option 3 ☐ Option 4 ☐

File # 190922361



If you would like to receive information by e-mail, please write your e-mail address below:

Hours of operation:

Monday	9:00 am - 7:00 pm
Tuesday	9:00 am - 7:00 pm
Wednesday	9:00 am - 7:00 pm
Thursday	9:00 am - 7:00 pm
Friday	9:00 am - 7:00 pm
Saturday	9:00 am - 12:30 pm

Please complete below only if your address has changed

Street	
City	Suite Zip
Home Phone	Work Phone
( )	( )



FBCS  
330 S. WARMINSTER RD, SUITE 353  
HATBORO, PA 19040

**EXHIBIT "B"**

THE LAW OF BUSINESS, P.C.

ATTORNEYS AT LAW

101 NORTH CEDAR CREST BOULEVARD, ALLENTOWN, PA 18104  
TEL.: (610) 434-0504 FAX.: (610) 434-0538

March 3, 2016

FBCS Inc.  
330 S. Warminster Rd. Suite 353  
Hatboro, PA 19040

Re: JH Portfolio Debt Equities LLC, d/b/a JH Capital Group, Account # [REDACTED] 0271,  
Citibank NA Account # [REDACTED] 13071, File # [REDACTED] 2361

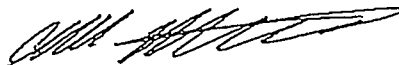
To Whom It May Concern:

My client, Edward B. Transue, received a letter dated February 12, 2016 regarding an alleged debt relating to the above referenced account numbers. Consider this notice that Mr. Transue disputes that this debt is valid and demands verification thereof.

I am requesting that you send verification of this debt to my office. Please cease and desist sending any communications or attempts to collect this debt to Edward Transue, and direct all further communications to this office.

Should you have any questions or concerns regarding this matter, don't hesitate to contact me.

Sincerely,



J. Gordon Bergstresser, Esquire

EXHIBIT "C"

---

FROM:  
P.O. Box 1116  
Charlotte, NC 28201-1116

FBCS Inc  
3300 WARMISTERS RD, SUITE 353  
HATBORO, PA 19040  
1-866-594-8639

PERSONAL & CONFIDENTIAL

March 8, 2016



J Bergstresser  
C/O EDWARD TRANSUE  
101 NORTH CEDAR GREAT BLVD  
ALLENTOWN, PA 18104-4769

Current Creditor : JH PORTFOLIO DEBT EQUITIES LLC DBA, JH CAPITAL GROUP  
Account #: [REDACTED] 0271  
File #: [REDACTED] 2361  
Original Creditor : Citibank N.A.  
Original Account #: [REDACTED] 3071

Date Last Paid :

Dear J Bergstresser,

We are in receipt of your letter on the above referenced account.

Please note the above account has been closed and returned to our client.

All future correspondence should be sent directly to the address below.

JH PORTFOLIO DEBT EQUITIES LLC DBA, JH CAPITAL GROUP  
5757 PHANTOM DRIVE  
HAZELWOOD, MO 63042

If I can be of any further assistance, please feel free to contact our office, 1-866-594-8639

Thank You,

Correspondence Department

*This is an attempt to collect a debt and any information received will be used for that purpose. This is a communication from a debt collection company.*

**EXHIBIT "D"**



5757 Phantom Dr Ste 330 Hazelwood, MO 63042 877-431-7784

Hours of Operations: Mon-Thur 8am-8pm, Fri 8am-5pm, Sat 8am-12pm CST

Current Creditor: JH PORTFOLIO DEBT Last Date of Payment: 01/04/2012  
EQUITIES LLC  
Original Creditor: SEARS GOLD MASTERCARD  
- Retail - MASTERCARD  
Our Account #: 5323  
Original Acct: \*\*\*\* \* -3071  
Balance Due: \$1,078.69  
Charge-off Date: 08/12/2012

Dear Edward B Transue,

This letter is to notify you that the above account has been purchased by JH PORTFOLIO DEBT EQUITIES LLC and assigned to this office for collection. We realize this amount due could be an oversight on your part of an apparent obligation. If you would like to resolve this account for less than the balance due or to discuss other options, you can:

- Call us at 877-431-7784
- Go to our website at [www.credit-control.com](http://www.credit-control.com)
- Review the offers on the next page and start sending your payments.

Please note that a negative credit bureau report reflecting on your credit record may be submitted to a credit reporting agency by the current account owner if you fail to fulfill the terms of your credit obligations. This notice in no way affects any rights you may have.

The law limits how long you can be sued on a debt. Because of the age of your debt, JH PORTFOLIO DEBT EQUITIES LLC will not sue you for it. If you do not pay the debt, JH PORTFOLIO DEBT EQUITIES LLC may report or continue to report it to the credit reporting agencies as unpaid.

Please be aware that if the amount of principal debt forgiven as a result of settlement is equal to or greater than \$600.00, the current creditor may be required by Internal Revenue Code Section 6050P to issue a form 1099c. If you have any questions regarding your personal taxes, it is recommended you consult with a certified public accountant or other tax professional.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. Should you contact us in writing for verification of this debt, we will cease further collection activity until we provide you with the verification.

This letter is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

CCON/RPU5OSTV 296128450305

Payment offers may be found on the back of this notice.

313/0000157/4

P.O. Box 1945  
Southgate, MI 48195-0945

IF YOU WISH TO PAY BY VISA, MASTERCARD, OR AMERICAN EXPRESS FILL IN THE INFORMATION BELOW			
Card Number:			
* CVV Number:	Expiration Date:	Payment Amount:	Account Number:
		\$	18815323
Card Holder Name:		Signature of Cardholder:	
Card Holder Billing Address:			

\* For Visa/MasterCard, the three-digit CVV number is printed on the signature panel on the back of the card immediately after the card's account number. For American Express, the four-digit CVV number is printed on the front of the card above the card account number.

Edward B Transue  
3109 Salisbury Dr  
Allentown, PA 18103-6333

Credit Control, LLC  
PO BOX 248  
HAZELWOOD, MO 63042



To make a payment online, please visit our website at <http://www.credit-control.com/makeapayment.html>.

RPU5OSTV

**\$\$ Save big money by putting your tax refund to work \$\$**

Sometimes difficult situations arise that can cause financial hardship. We want to help you resolve your account and we are authorized to offer you affordable options for you to pay off this account.

1. Pay 50% of the current balance or \$539.34 in 1 to 3 payments, you decide.
2. Pay 60% of the current balance or \$647.21 in 4 to 6 payments, you decide.
3. Pay 70% of the current balance or \$755.08 in 7 to 12 payments, you decide.

Get started and take advantage of one of these options to move you closer to debt reduction and less financial worry! We may not be obligated to renew this offer. Call Toll-Free 877-431-7784 to discuss payment arrangements. Let us prove how committed we are to working with you!

**EXHIBIT "E"**

---

Current Creditor: JH PORTFOLIO DEBT EQUITIES LLC Our Account: [REDACTED] 323  
Balance Due: \$1,078.69 Charge off Date: 08/12/2012 Last Pay Date: 01/04/2012





**\$Save big money by putting your tax refund to work!\$**

Take advantage of one of these options to honor and settle your contract. Pay using the options below.

Single Payment Option:	6 Month Payment Plan:	12 Month Payment Plan:
<ul style="list-style-type: none"><li>➤ Take 75% off the balance.</li><li>➤ Pay \$269.67 no later than 03/10/2017.</li><li>➤ Your account will be considered "Settled in Full" after we post your payment.</li></ul>	<ul style="list-style-type: none"><li>➤ Take 65% off the balance.</li><li>➤ Pay over 6 equal monthly installments of \$62.92.</li><li>➤ First payment due no later than 03/10/2017.</li><li>➤ Your account will be considered "Settled in Full" after we post your final payment.</li></ul>	<ul style="list-style-type: none"><li>➤ Take 55% off the balance.</li><li>➤ Pay over 12 equal monthly installments of \$40.45.</li><li>➤ First payment due no later than 03/10/2017.</li><li>➤ Your account will be considered "Settled in Full" after we post your final payment.</li></ul>

**Deadlines may be extended based on the receipt of your tax refund.  
We may not be obligated to renew this offer.**

**PLEASE RESPOND**

-  Call Toll-Free 877-395-3541 to discuss payment arrangements with one of our Customer Service Agents. Let us prove how committed we are to working with you!
-  Pay By Mail to: Credit Control, LLC, PO BOX 248, HAZELWOOD, MO 63042.
-  To make a payment online, please visit our website at [www.credit-control.com](http://www.credit-control.com).
-  Hours of Operations: Mon-Thur 8am-8pm, Fri 8am-5pm, Sat 8am-12pm CST

The law limits how long you can be sued on a debt. Because of the age of your debt, JH PORTFOLIO DEBT EQUITIES LLC will not sue you for it. If you do not pay the debt, JH PORTFOLIO DEBT EQUITIES LLC may report or continue to report it to the credit reporting agencies as unpaid.

This letter is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Please be aware that if the amount of principal debt forgiven as a result of settlement is equal to or greater than \$600.00, the current creditor may be required by Internal Revenue Code Section 6050P to issue a form 1099c. If you have any questions regarding your personal taxes, it is recommended you consult with a certified public accountant or other tax professional.

TO ENSURE PROPER CREDIT TO YOUR ACCOUNT, PLEASE CUT ALONG THE DOTTED LINE AND MAIL BOTTOM PORTION WITH PAYMENT

RP30P2ST

**MAIL PAYMENT TO:**

Credit Control, LLC  
PO BOX 248  
HAZELWOOD, MO 63042

Edward B Transue  
3109 Salisbury Dr  
Allentown, PA 18103-6333

IF PAYING BY CREDIT CARD, FILL OUT BELOW.			
CHECK CARD USING FOR PAYMENT			
<input type="checkbox"/> VISA		<input type="checkbox"/> MasterCard	
<input type="checkbox"/> American Express®			
CARD NUMBER		SECURITY/CV2 CODE	
SIGNATURE		EXP. DATE	
DATE January 25, 2017	DUE DATE 03/10/2017	Account Number: [REDACTED] 323	
CLIENT JH PORTFOLIO DEBT EQUITIES LLC		SHOW AMOUNT PAID HERE \$	

RP30P2ST/296143108789/101211/0050606/126

P.O. Box 1945  
Southgate, MI 48195-0945

Presorted  
First-Class Mail  
US Postage  
PAID  
R K M

CONFIDENTIAL

Edward B Transue  
3109 Salisbury Dr  
Allentown, PA 18103-6333

